Date: [Insert Date]
[Your Name]
[Your Address]
[City, State, Zip Code]
Email: [Your Email]
Phone: [Your Phone Number]
[Recipient Name]
[Recipient Title]
[Company/Organization Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient Name],

I hope this letter finds you well. I am writing to express my sincere contrition regarding an oversight I made concerning the premium payment for my [policy/account name]. It was never my intention to overlook this obligation, and I deeply regret any inconvenience this may have caused.

Due to [brief explanation of circumstances], I was unable to ensure timely payment. I take full responsibility for this oversight and am committed to rectifying the situation promptly.

In light of these circumstances, I kindly request a waiver for any late fees associated with this oversight. I value my relationship with [Company Name] and am eager to continue our association on good terms. I assure you that I have taken the necessary steps to prevent a recurrence of this situation in the future.

Thank you for considering my request. I appreciate your understanding and look forward to your favorable response.

Sincerely,

[Your Name]